

WARRANTY DEED

THIS WARRANTY DEED made and entered into this day by and between ANN MOTZ, a single person, Grantor, and TOBEY NOVAY and TERESA NOVAY, husband and wife, Grantees,

WITNESSETH:

THAT FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid by the Grantees to the Grantor, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Grantor does hereby sell, convey and warrant, except as hereinafter set forth, unto the Grantees, as joint tenants with full right of survivorship and not as tenants in common, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DESOTO, State of MISSISSIPPI, and more particularly described as follows, to-wit:

Lot 18, Section A, CROSS CREEK SUBDIVISION, in Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 63, Page 1, in the office of the Chancery Clerk of DeSoto County, Mississippi

TO HAVE AND TO HOLD unto the Grantee, his heirs and assigns, in fee simple forever, and free from all liens and encumbrances except for the following exceptions:

- 1) Taxes and assessments for the current year and subsequent years, which are not yet due and payable.


2) Zoning and/or other land use regulations promulgated by federal, state or local governments affecting the use or occupancy of the subject property.

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- 3) Any and all matters which would be disclosed by an accurate survey of current date and/or an actual inspection of said property.

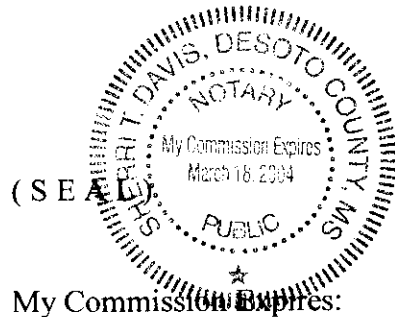
IN TESTIMONY WHEREOF, witness the signature of the Grantors on this the 21st day of May, 2002.

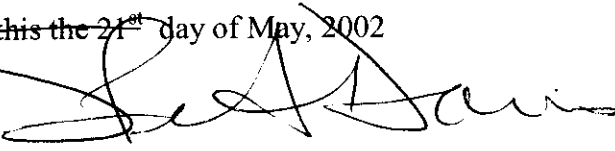

ANN MOTZ

STATE OF MISSISSIPPI
COUNTY OF DESOTO

THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, ANN MOTZ, who acknowledged that she signed, executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned.

GIVEN under my hand and official seal on this the 21st day of May, 2002




NOTARY PUBLIC

ADDRESS OF GRANTORS:

PO Box 489
NYSBIT MS 38665
Home: 662-449-3883
Work: 662-349-9100

ADDRESS OF GRANTEES:

11243 Broward Ferry Road
SARAH MS 38665
Home: 662-562-8351
Work: 662-501-5644

PREPARED BY AND RETURN TO:
EMILY WADE TURNER, ATTORNEY
7145 SWINNEA ROAD, SUITE 2
SOUTHAVEN, MS 38671
(662) 349-6536

FILE # S10159